New Nouveau Brunswick
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2009-2010
Annual Report

Department of Justice and Consumer Affairs Insurance

2009-2010
Rapport annuel

Ministère de la Justice et Consommation Assurances

2009-2010 Annual Report

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Ministère de la Justice et Consommation Assurances

January 24, 2010

The Honorable Marie-Claude Blais, Q.C.
Minister of Justice and Consumer Affairs
Province of New Brunswick

Dear Minister:

I am pleased to submit the Seventy-third Annual Report of the Superintendent of Insurance for the insurance companies' business year 2009 and for the Superintendent's fiscal year ending March 31, 2010.

Total premiums for all classes of insurance, paid by policyholders in the business year 2009 were $1,881,605,000, an increase of 12.44% from the previous year. Total claims and benefits paid to consumers were $1,174,422,000 which represents 62.42% of premiums paid.

With premiums of $826,277,000 on property and casualty business, losses paid in 2009 were $559,181,000 or a loss ratio of 67.67% as compared to 66.65% in 2008. Automobile insurance loss ratio in 2009 was 62.25%, compared to 53.47% in 2008.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) decreased. Premiums to the Facility Association in 2009 were $23,696,789, a decrease of 7.7% from 2008.

In 2009, insurance on the person (life and health) gross premium volume increased to $788,887,000, an increase of 1.31% over 2008. Claims and benefits paid (not including annuities) were $462,378,000, which is 58.61% of premiums paid.

On revenue, premium taxes are collected from premium income on the basis of 2% for life premiums and 3% for other than life premiums. Premium income is determined by gross premiums less dividends paid and/or returned premiums. The amount received for 2009-2010 was $40,227,457.40. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2009-2010, was $2,118,250.69. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected $22,717,751 from automobile insurers on behalf of the Department of Health. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Expenses of the Branch for 2009-2010 were $1,143,104.26. This amount, pursuant to section 94 of the Insurance Act, is assessed against insurers. The amount is collected in the following fiscal year.

License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled $620,766.

There were 253 insurance companies licensed during 2009.

The intermediaries licensed during the fiscal year were as follows:

License Type	2009-2010	2008-2009
Life Insurance Agents/Brokers	2,248	2,139
Other Than Life Agents/Brokers	1,500	1,401
Non-Resident Brokers	1,421	1,377
Accident & Sickness Agents	138	130
Travel Agents	167	160
Special Insurance Brokers	10	10
Damage Appraisers	67	65
Adjusters	719	654
Total	6,270	5,936
Total number of licenses produced	8 221[1][2]	6 306[1]

Note (1) Includes intermediaries holding more than one license and license transfers.

Note (2) Includes 2,289 license extensions that were issued in order to move licenses into the quarterly, multi-year licensing system which was implemented on March 1, 2009.

Respectfully submitted,

Deborah J. McQuade, FCMA, CA
Superintendent of Insurance

Le 24 janvier 2011

Madame Marie-Claude Blais, c. r.
Ministre de la Justice et de la Consommation
Gouvernement du Nouveau-Brunswick

Madame la Ministre,

J'ai l'honneur de vous soumettre le soixante-treizième rapport du Bureau du surintendant des assurances pour l'année financière de la surintendante, qui se termine le 31 mars 2010, et pour l'exercice 2009 des compagnies d'assurance.

Pour toutes les catégories, les assurés ont versé des primes totalisant 1 881 605 000 $ au cours de l'exercice 2009, soit une augmentation de 12,44 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 174 422 000 $, ce qui représente 62,42 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 826 277 000 $ et les pertes remboursées se sont élevées à 559 181 000 $ en 2009, ce qui représente un ratio sinistres/primes de 67,67 %, comparativement à 66,65 % en 2008. Le ratio sinistres/primes de l'assurance-automobile était de 62,25 % en 2009, comparativement à 53,47 % en 2008.

En ce qui concerne l'assurance automobile, le nombre de dossiers à risque assumés par la Facility Association (marché de dernier recours) a diminué. Les primes versées à la Facility Association se sont élevées à 23 696 789 $ en 2009, ce qui représente une diminution de 7,7 % par rapport à 2008.

Durant l'année 2009, le volume des assurances de personnes (vie et maladie) a augmenté à 788 887 000 $, ce qui représente une hausse de 1,31 % par rapport à 2008. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 462 378 000 $, soit 58,61 % des primes versées.

La taxe sur les revenus en primes d'assurance équivaut à 2 % du montant des primes payées aux compagnies d'assurance-vie et à 3 % des primes versées aux autres compagnies d'assurance. Cette taxe est prélevée sur la prime brute déduction faite des dividendes en espèces ou portées au crédit ainsi que des primes remboursées. En 2009-2010, les sommes provenant de cette taxe se sont chiffrées à 40 227 457,40 $. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 2009-2010, a rapporté 2 118 250,69 $. Le taux d'imposition correspond à 1 % des primes et la perception est faite pour le compte du ministère de la Sécurité publique. De plus, la Direction des assurances a perçu 22 717 751 $ auprès des assureurs automobile pour le compte du ministère de la Santé. C'est ainsi que ce ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Les dépenses de la Direction s'élèvent à 1 143 104,26 $ pour 2009-2010. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs et perçue au cours de l'exercice financier suivant.

Les recettes provenant des licences pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 620 766 $.

En 2009, 253 compagnies d'assurance étaient titulaires d'une licence.

Les professionnels de l'assurance qui étaient titulaires d'une licence au cours de l'année se répartissaient comme suit :

Genre de licence	2009-2010	2008-2009
Agents/courtiers d'assurance-vie	2 248	2 139
Agents/courtiers d'assurance autre que l'assurance-vie	1 500	1 401
Courtiers non-résidents	1 421	1 377
Agents d'assurance-accident et d'assurance-maladie	138	130
Agents d'assurance-voyage	167	160
Courtiers d'assurance spéciaux	10	10
Estimateurs de dommages	67	65
Experts en sinistres	719	654
Total	6 270	5 936
Total des licences délivrées	8 221[1][2]	6 306[1]

(1) *Nota* : Incluant les intermédiaires ayant plus d'une licence et les transferts de licence.

(2) *Nota* : Incluant 2 289 prolongations de licence qui ont été accordées pour effectuer la transition au nouveau système de licences pluriannuelles avec renouvellement échelonné de façon trimestrielle qui a été mis en œuvre le 1er mars 2009.

Veuillez agréer, Madame la Ministre, mes salutations respectueuses.

La surintendante des assurances,

Deborah McQuade, FCMA, CA

Contents

New Companies 1

Change of Name – Insurer 2

Companies That Have Ceased Operations in New Brunswick 4

Mergers and Amalgamations 5

Insurance Company Deposits 6

Insurers and Officers - Head Office in New Brunswick 8

Insurance Branch Assessment 10

Accident and Sickness Insurance - Premiums & Losses 18

Aircraft Insurance - Premiums & Losses 21

Automobile Insurance - Premiums & Losses 22

Boiler and Machinery Insurance - Premiums & Losses 26

Credit - Premiums & Losses 28

Fraternal Societies 29

Guarantee Insurance - Premiums & Losses 30

Legal Expense - Premiums & Losses 34

Liability Insurance - Premiums & Losses 35

Life Insurance Returns (Abstract) 38

Marine Insurance - Premiums & Losses 42

Property Insurance - Premiums & Losses 43

Table des matières

Nouvelles compagnies 1

Assureurs qui ont changé de statut 2

Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau-Brunswick ... 4

Assureurs qui ont fusionné 5

Dépôts des compagnies d'assurance 6

Assureurs et officiers - Siège social au Nouveau-Brunswick 8

Direction des assurances cotisation 10

Assurance accident-maladie - Primes et sinistres 18

Assurance aviation - Primes et sinistres 21

Assurance automobile - Primes et sinistres 22

Assurance chaudière et bris de machine - Primes et sinistres 26

Crédit - Primes et sinistres 28

Sociétés des secours mutuels 29

Assurance de garantie - Primes et sinistres 30

Frais Juridiques - Primes et sinistres 34

Assurance responsabilité - Primes et sinistres 35

Assurance vie (extrait des rapports) 38

Assurance marine - Primes et sinistres 42

Assurance biens - Primes et sinistres 43

New Companies / *Nouvelles Compagnies*

January 1, 2009 - December 31, 2009

1 janvier 2009 - 31 décembre 2009

Name of Company ***Noms des compagnies***	**Chief Representative** ***Représentant principal***
FaithLife Financial	Bjerland, Karen 470 Weber Street North Suite 1 Waterloo ON N2J 4G4
Global Reinsurance Company	McConnell, Michael 480 University Avenue Suite 1400 Toronto ON M5G 1V2
Poultry Insurance Exchange Reciprocal of Canada	Lasanowski, Stanley M. 3000 Creekside Drive Suite 806 Dundas ON L9H 7S8

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2009 - December 31, 2009

1 janvier 2009 - 31 décembre 2009

BMO Life Assurance Company
BMO Société d'assurance-vie
AIG Life Insurance Company of Canada / La Compagnie d'Assurance-Vie AIG du Canada
Changed Name to / Changé à :
BMO Life Assurance Company / BMO Société d'assurance-vie
Date/date 4/1/2009

Chartis Insurance Company of Canada
Compagnie d'Assurance Chartis du Canada
AIG Commercial Insurance Company of Canada / La Cie d'assurance commerciale AIG du Canada
Changed Name to / Changé à :
Chartis Insurance Company of Canada / Compagnie d'Assurance Chartis du Canada
Date/date 11/16/2009

Chrysler Insurance Company
La compagnie d'assurance Chrysler
DaimlerChrysler Insurance Company / La compagnie d'assurance DaimlerChrysler
Changed Name to / Changé à :
Chrysler Insurance Company / La compagnie d'assurance Chrysler
Date/date 3/10/2009

Intact Insurance Company
Intact Compagnie d'assurance
ING Insurance Company of Canada / Compagnie d'assurance ING du Canada
Changed Name to / Changé à :
Intact Insurance Company / Intact Compagnie d'assurance
Date/date 3/23/2009

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2009 - December 31, 2009

1 janvier 2009 - 31 décembre 2009

Novex Insurance Company
Novex Compagnie d'assurance
ING Novex Insurance Company of Canada / ING Novex Compagnie d'assurance du Canada
Changed Name to / Changé à :
Novex Insurance Company / Novex Compagnie d'assurance
Date/date 3/24/2009

Promutuel des Riverains, société mutuelle d'assurance générale
Promutuel des Riverains, société mutuelle d'assurance générale
Changed Name to / Changé à :
Promutuel des Riverains, société mutuelle d'assurance générale
Date/date 4/3/2009

Zurich Insurance Company Ltd
Zurich Compagnie d'Assurances SA
Zurich Insurance Company / Zurich Compagnie d'Assurances
Changed Name to / Changé à :
Zurich Insurance Company Ltd. / Zurich Compagnie d'Assurances SA
Date/date 8/12/2009

Companies That Have Ceased Operations in New Brunswick

Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau Brunswick

January 1, 2009 - December 31, 2009

1 janvier 2009 - 31 décembre 2009

Name of Company ***Noms des compagnies***	**Ceased** ***cessé le***
American Home Assurance Company	5/31/2009
Cardif Assurance Vie	5/21/2009
Cardif-Assurances Risques Divers	5/21/2009
Centennial Insurance Company	3/11/2009
Eagle Star Insurance Company Limited	3/11/2009
Fidelity Investments Insurance Company of Canada	12/31/2009
Forethought Life Insurance Company	5/31/2009
Lumbermens Mutual Casualty Company	12/8/2009
North American Specialty Insurance Company	5/31/2009
Stonebridge Life Insurance Company	7/2/2009
Washington National Insurance Company	5/31/2009

Mergers and Amalgamations / Assureurs qui on fusionné

January 1, 2009 - December 31, 2009

1 janvier 2009 - 31 décembre 2009

No Mergers or Amalgamations to report / Il n'y aucune fusion ni consolidation à signaler.

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick

March 31, 2010/*31 Mars 2010*

Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	$ 50,000
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie *National Bank Life Insurance Company*	$ 50,000
AXA Assurance Inc. *AXA Insurance Inc.*	$ 50,000
CAA Insurance Company (Ontario)	$ 50,000
Canadian Farm Insurance Corp.	$ 50,000
Canassurance compagnie d'assurances *Canassurance Insurance Company*	$ 50,000
Coachman Insurance Company	$ 50,000
Desjardins Sécurité financière compagnie d'assurance vie *Desjardins Financial Security Life Assurance Company*	$ 50,000
First Canadian Insurance Corporation	$ 50,000
Insurance Company of Prince Edward Island	$ 50,000
Insurance Corporation of Newfoundland Limited	$ 60,000
Kingsway General Insurance Company	$200,000
L'Industrielle-Alliance Compagnie d'Assurance sur La Vie *The Industrial-Alliance Life Insurance Company*	$ 75,000
L'Excellence Compagnie d'assurance-vie	$ 50,000

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick

March 31, 2010/*31 Mars 2010*

L'Union Canadienne Compagnie d'Assurances *Canadian Union Insurance Company*	$ 50,000
La Capitale assurances de personnes inc. *The Capitale Life Insurance Inc.*	$ 75,000
La Compagnie d'assurance Belair inc. *Belair Insurance Company Inc.*	$ 55,000
La Survivance compagnie mutuelle d'assurance-vie	$ 50,000
Lawyers' Professional Indemnity Company	$ 50,000
Medavie Inc.	$ 20,000
Optimum Société d'Assurance inc. *Optimum Insurance Company Inc.*	$ 50,000
Promutuel Gaspésie - les Îles, société mutuelle d'assurance générale	$ 50,000
Promutuel des Riverains, société mutuelle d'assurance générale	$ 50,000
Promutuel Vie Inc.	$ 50,000
SSQ, Société d'Assurance-Vie inc. *SSQ, Life Insurance Company Inc.*	$100,000
Trans Global Insurance Company	$ 50,000
Trans Global Life Insurance Company	$ 50,000
United General Insurance Corporation	$ 50,000

Insurers and Officers - Head Office in New Brunswick

Assureurs et officiers - Siège social au Nouveau-Brunswick

Name of Company ***Noms des compagnies***	**Chief Representative** ***Représentant principal***
Acadie Vie *Acadia Life*	Thériault, Camille H. 295 boul St-Pierre ouest CP 5554 Caraquet NB E1W 1B7
Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	Losier, Denis 770 rue Main CP 160 Moncton NB E1C 8L1
Blue Cross Life Insurance Company of Canada *Compagnie d'Assurance-Vie Croix Bleue du Canada*	Gilligan, James K. 644 Main St PO Box 22O Moncton NB E1C 8L3
Carleton Mutual Insurance Company	Dube, Diane Vera 8750 Main Street Suite 1 Florenceville-Bristol NB E7L 3G5
Fundy Mutual Insurance Company	Wilson, James Ralph 1022 Main Street Suite 1 Sussex NB E4E 2M3
Medavie Inc.	Julien, Pierre-Yves 644 Main St PO Box 220 Moncton NB E1C 8L3

Insurers and Officers - Head Office in New Brunswick
Assureurs et officiers - Siège social au Nouveau-Brunswick

Name of Company ***Noms des compagnies***	**Chief Representative** ***Représentant principal***
SouthEastern Mutual Insurance Company	Coates, Darrel J. 378 Coverdale Road Suite 1 Riverview NB E1B 3J7
Stanley Mutual Insurance Company	Garwood, John 32 Irishtown Rd Suite 1 Stanley NB E6B 1B6
United General Insurance Corporation	Dougherty, Donald 50 Avonlea Court Suite 1 Fredericton NB E3C 1N8

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
Fraternal Societies *Sociétés des secours mutuels*		
ACA ASSURANCE	33,000.00	73.94
ACTRA Fraternal Benefit Society	14,000.00	60.16
Knights of Columbus	4,008,000.00	2,958.17
The Grand Orange Lodge of British America Benefit Fund	80,000.00	108.05
The Independent Order of Foresters	84,000.00	110.95
The Order of United Commercial Travelers of America	18,000.00	63.06
Woman's Life Insurance Society	0.00	50.00
Totals - 2009 - 7 Fraternal Societies/Sociétés des secours mutuels	**4,237,000.00**	**3,424.33**
Life Companies *Compagnies-vie*		
Acadie Vie	13,721,000.00	10,005.83
ACE INA Life Insurance	2,494,000.00	1,859.62
Aetna Life Insurance Company	0.00	50.00
Allianz Life Insurance Company of North America	308,000.00	273.48
American Bankers Life Assurance Company of Florida	7,231,000.00	5,296.74
American Health and Life Insurance Company	698,000.00	556.46
American Income Life Insurance Company	3,659,000.00	2,704.94
Amex Assurance Company	0.00	50.00
Assomption Compagnie Mutuelle d'Assurance-vie	45,011,000.00	32,709.55
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,037,000.00	4,430.39
Assurant Life of Canada	1,830,000.00	1,377.83
AXA Assurances Inc.	2,445,000.00	1,824.07
AXA Equitable Life Insurance Company	0.00	50.00
Blue Cross Life Insurance Company of Canada	14,870,000.00	10,839.53
BMO Life Assurance Company	4,888,000.00	3,596.69
BMO Life Insurance Company	1,629,000.00	1,231.99
Canadian Premier Life Insurance Company	7,325,000.00	5,364.95
Canassurance compagnie d'assurance	1,659,368.66	1,254.02
Cardif Assurance Vie	0.00	50.00
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	947,000.00	737.13
CIGNA Life Insurance Company of Canada	0.00	50.00
Combined Insurance Company of America	14,382,000.00	10,485.44

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
CompCorp Life Insurance Company	0.00	50.00
Co-operators Life Insurance Company	16,327,000.00	11,896.71
CT Financial Assurance Company	89,000.00	114.58
CUMIS Life Insurance Company	5,867,000.00	4,307.04
CUNA Mutual Insurance Society	2,000.00	51.45
Desjardins Financial Security Life Assurance Company/Desjardins Sécurité financière compagnie d'assurance vie	27,873,000.00	20,274.38
FaithLife Financial	0.00	50.00
Fidelity Investments Insurance Company of Canada	0.00	50.00
First Canadian Insurance Corporation	7,136,000.00	5,227.81
Forethought Life Insurance Company	0.00	50.00
General American Life Insurance Company	0.00	50.00
Gerber Life Insurance Company	104,000.00	125.46
Hartford Life Insurance Company	0.00	50.00
Household Life Insurance Company	883,000.00	690.70
Industrial Alliance Pacific Insurance and Financial Services Inc.	5,166,000.00	3,798.40
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	23,817,000.00	17,331.39
La Capitale assurances et gestion du patrimoine inc.	543,000.00	444.00
La Survivance compagnie mutuelle d'assurance-vie	1,572,000.00	1,190.63
L'Entraide Assurance Mutual Company	0.00	50.00
L'Excellence Compagnie d'assurance-vie	624,000.00	502.77
Liberty Life Assurance Company of Boston	0.00	50.00
Life Insurance Company of North America	0.00	50.00
L'Internationale compagnie d'assurance-vie	0.00	50.00
London Life Insurance Company	37,130,000.00	26,991.17
L'Union-Vie, compagnie mutuelle d'assurance	198,000.00	193.67
Manulife Canada Ltd.	1,657,000.00	1,252.30
Massachusetts Mutual Life Insurance Company	3,000.00	52.18
MD Life Insurance Company	0.00	50.00
Medavie Inc.	65,245,000.00	47,391.14
MetLife Canada / MetVie Canada	0.00	50.00
Metropolitan Life Insurance Company	0.00	50.00
New York Life Insurance Company	131,000.00	145.05
Penncorp Life Insurance Company	442,000.00	370.71
Primerica Life Insurance Company of Canada	1,385,000.00	1,054.94
Promutuel Vie Inc.	1,000.00	50.73
RBC Life Insurance Company	16,338,000.00	11,904.70

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
Reliable Life Insurance Company	1,623,000.00	1,227.63
Scotia Life Insurance Company	1,744,000.00	1,315.43
SSQ, Société d'Assurance-Vie inc.	2,261,000.00	1,690.56
Standard Life Assurance Limited	0.00	50.00
State Farm International Life Insurance Company Ltd.	2,413,000.00	1,800.85
Stonebridge Life Insurance Company	0.00	50.00
Sun Life Assurance Company of Canada	98,786,000.00	71,728.17
Sun Life Insurance (Canada) Limited	0.00	50.00
TD Life Insurance Company	345,000.00	300.33
The Canada Life Assurance Company	64,952,000.00	47,178.55
The Canada Life Insurance Company of Canada	0.00	50.00
The Empire Life Insurance Company	2,734,000.00	2,033.76
The Equitable Life Insurance Company of Canada	1,948,000.00	1,463.45
The Great-West Life Assurance Company	60,614,000.00	44,030.94
The Manufacturers Life Insurance Company	113,563,000.00	82,450.22
The Standard Life Assurance Company 2006	0.00	50.00
The Standard Life Assurance Company of Canada	6,670,000.00	4,889.69
The Wawanesa Life Insurance Company	2,551,000.00	1,900.98
Trans Global Life Insurance Company	175,000.00	176.98
Transamerica Life Canada	4,097,000.00	3,022.74
Union du Canada Assurance-Vie	123,000.00	139.25
United American Insurance Company	11,000.00	57.98
Unity Life of Canada	635,000.00	510.75
Washington National Insurance Company	0.00	50.00
Western Life Assurance Company	1,483,000.00	1,126.05
Totals - 2009 - 83 Life Companies/Compagnies-vie	**708,395,368.66**	**518,154.88**

Other than Life Companies

Compagnies autre que l'assurance vie

ACE INA Insurance	9,020,000.00	6,594.83
Affiliated FM Insurance Company	720,000.00	572.43
Allianz Global Risks US Insurance Company	4,238,000.00	3,125.05
Allstate Insurance Company	0.00	50.00
Allstate Insurance Company of Canada	28,305,000.00	20,587.84
American Bankers Insurance Company of Florida	7,218,000.00	5,287.31
American Home Assurance Company	0.00	50.00
Arch Insurance Company	724,000.00	575.33

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
Ascentus Insurance Ltd.	80,000.00	108.05
Aspen Insurance UK Limited	303,000.00	269.85
Associated Electric & Gas Insurance Services Limited	449,000.00	375.79
Atradius Credit Insurance N.V.	0.00	50.00
Aviva Insurance Company of Canada	58,312,000.00	42,360.63
Aviva International Insurance Limited	0.00	50.00
AXA General Insurance	0.00	50.00
AXA Insurance (Canada)	49,522,000.00	35,982.69
AXA Pacific Insurance Company	378,000.00	324.27
AXIS Reinsurance Company (Canadian Branch)	84,000.00	110.95
Berkley Insurance Company	60,000.00	93.54
CAA Insurance Company (Ontario)	3,600,000.00	2,662.13
Canada Guaranty Mortgage Insurance Company	223,000.00	211.81
Canadian Farm Insurance Corp.	68,000.00	99.34
Canadian Lawyers Insurance Association (CLIA)	961,000.00	747.29
Canadian Northern Shield Insurance Company	240,000.00	224.14
Canadian Universities Reciprocal Insurance Exchange	934,000.00	727.70
Cardif-Assurances Risques Divers	0.00	50.00
Carleton Mutual Insurance Company	1,911,000.00	1,436.60
Chartis Insurance Company of Canada	20,507,000.00	14,929.68
Chicago Title Insurance Company	147,000.00	156.66
Chrysler Insurance Company	48,000.00	84.83
Chubb Insurance Company of Canada	3,999,000.00	2,951.64
Coachman Insurance Company	0.00	50.00
Commonwealth Insurance Company	834,000.00	655.14
Compagnie Française d'Assurance pour le Commerce Extérieur	263,000.00	240.83
Continental Casualty Company	2,088,000.00	1,565.03
Co-operators General Insurance Company	53,271,000.00	38,702.93
COSECO Insurance Company	1,960,000.00	1,472.16
CUMIS General Insurance Company	3,947,000.00	2,913.91
Ecclesiastical Insurance Office Public Limited Company	2,348,000.00	1,753.69
Echelon General Insurance Company	494,000.00	408.44
Economical Mutual Insurance Company	28,952,000.00	21,057.29
Electric Insurance Company	58,000.00	92.08
Elite Insurance Company	11,820,000.00	8,626.48
Employers Insurance Company of Wausau	0.00	50.00
Euler Hermes American Credit Indemnity Company	493,000.00	407.72
Everest Insurance Company of Canada	0.00	50.00

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
Factory Mutual Insurance Company	10,596,000.00	7,738.36
Farm Mutual Reinsurance Plan Inc.	0.00	50.00
FCT Insurance Company Ltd.	2,651,000.00	1,973.54
Federal Insurance Company	0.00	50.00
Federated Insurance Company of Canada	893,000.00	697.95
Federation Insurance Company of Canada	26,957,000.00	19,609.74
Fenchurch General Insurance Company	279,000.00	252.44
Fidelity National Title Insurance Company	0.00	50.00
First American Title Insurance Company	205,000.00	198.75
First North American Insurance Company	34,000.00	74.67
Fundy Mutual Insurance Company	2,997,000.00	2,224.59
GCAN Insurance Company	1,919,000.00	1,442.41
Genworth Financial Mortgage Insurance Company Canada	5,037,000.00	3,704.80
Global Reinsurance Company	0.00	50.00
Gore Mutual Insurance Company	33,000.00	73.94
Grain Insurance and Guarantee Company	1,670,000.00	1,261.74
Great American Insurance Company	946,000.00	736.41
Great American Insurance Company of New York	0.00	50.00
Green Shield Canada	1,386,000.00	1,055.67
Hartford Fire Insurance Company	73,000.00	102.97
Healthcare Insurance Reciprocal of Canada	13,000.00	59.43
Industrial-Alliance Pacific General Insurance Corporation	1,400,000.00	1,065.83
Intact Insurance Company	43,707,000.00	31,763.38
Jewelers Mutual Insurance Company	32,000.00	73.22
Kingsway General Insurance Company	1,362,000.00	1,038.25
La Compagnie d'assurance Belair inc.	0.00	50.00
La Compagnie d'Assurances Jevco	799,000.00	629.75
Lawyers' Professional Indemnity Company	62,000.00	94.99
Legacy General Insurance Company	1,315,000.00	1,004.15
Liberty Mutual Insurance Company	2,311,000.00	1,726.84
Lloyd's Underwriters	20,660,000.00	15,040.70
Lombard General Insurance Company of Canada	13,541,000.00	9,875.22
Lombard Insurance Company	65,000.00	97.16
Lumbermens Mutual Casualty Company	0.00	50.00
Lumbermen's Underwriting Alliance	1,732,000.00	1,306.72
L'Union Canadienne Compagnie d'Assurances	0.00	50.00
L'Unique assurances générales inc.	196,000.00	192.22
Markel Insurance Company of Canada	8,202,000.00	6,001.29

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
Mitsui Sumitomo Insurance Company Limited	112,000.00	131.27
Motors Insurance Corporation	173,000.00	175.53
Munich Reinsurance America, Inc	0.00	50.00
National Liability & Fire Insurance Company	193,000.00	190.04
North American Specialty Insurance Company	0.00	50.00
Novex Insurance Company	801,000.00	631.20
Old Republic Insurance Company of Canada	2,130,000.00	1,595.51
Omega General Insurance Company	34,000.00	74.67
Optimum Société d'Assurance inc.	0.00	50.00
Pafco Insurance Company	1,264,000.00	967.15
Pembridge Insurance Company	13,419,000.00	9,786.70
Perth Insurance Company	107,000.00	127.64
PMI Mortgage Insurance Company Canada	0.00	50.00
Poultry Insurance Exchange Reciprocal of Canada	0.00	50.00
Primmum Insurance Company	9,197,000.00	6,723.25
Promutuel des Riverains, société mutuelle d'assurance générale	4,758,000.00	3,502.36
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	5,472,000.00	4,020.43
Protective Insurance Company	0.00	50.00
Quebec Assurance Company	0.00	50.00
RBC General Insurance Company	9,263,000.00	6,771.14
RBC Insurance Company of Canada	2,848,000.00	2,116.48
Royal & Sun Alliance Insurance Company of Canada	28,909,000.00	21,026.09
Safety National Casualty Corporation	11,000.00	57.98
Scotia General Insurance Company	0.00	50.00
Scottish & York Insurance Company Limited	1,217,000.00	933.04
Security Insurance Company of Hartford	0.00	50.00
Security National Insurance Company	27,662,000.00	20,121.28
Sentry Insurance a Mutual Company	(6,000.00)	50.00
Sompo Japan Insurance Inc.	2,000.00	51.45
SouthEastern Mutual Insurance Company	5,660,000.00	4,156.84
St. Paul Fire and Marine Insurance Company	3,339,000.00	2,472.75
Stanley Mutual Insurance Company	5,689,000.00	4,177.88
State Farm Fire and Casualty Company	15,984,000.00	11,647.84
State Farm Mutual Automobile Insurance Company	29,975,000.00	21,799.57
Stewart Title Guaranty Company	1,209,000.00	927.24
Sunderland Marine Mutual Insurance Company Limited	3,697,000.00	2,732.51
T.H.E. Insurance Company	0.00	50.00

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
TD Direct Insurance Inc.	0.00	50.00
TD General Insurance Company	0.00	50.00
TD Home and Auto Insurance Company	1,317,000.00	1,005.60
Temple Insurance Company	3,697,000.00	2,732.51
The American Road Insurance Company	94,000.00	118.21
The Boiler Inspection and Insurance Company of Canada	807,000.00	635.55
The British Aviation Insurance Company Limited	0.00	50.00
The Dominion of Canada General Insurance Company	22,182,000.00	16,145.05
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	5,099,000.00	3,749.79
The Insurance Company of Prince Edward Island	6,693,000.00	4,906.38
The Missisquoi Insurance Company	8,000.00	55.80
The Mortgage Insurance Company of Canada	0.00	50.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0.00	50.00
The North Waterloo Farmers Mutual Insurance Company	0.00	50.00
The Personal Insurance Company	13,641,000.00	9,947.78
The Portage la Prairie Mutual Insurance Company	10,135,000.00	7,403.86
The Sovereign General Insurance Company	4,249,000.00	3,133.03
The Wawanesa Mutual Insurance Company	93,449,000.00	67,855.70
TIG Insurance Company	0.00	50.00
Tokio Marine & Nichido Fire Insurance Co. Ltd.	33,000.00	73.94
Traders General Insurance Company	15,451,000.00	11,261.10
Trafalgar Insurance Company of Canada	1,289,000.00	985.29
Trans Global Insurance Company	196,000.00	192.22
Travelers Guarantee Company of Canada	2,416,000.00	1,803.03
Trisura Guarantee Insurance Company	917,000.00	715.37
Triton Insurance Company	1,364,000.00	1,039.71
UAP-NewRotterdam Insurance Company N.V.	0.00	50.00
Unifund Assurance Company	12,934,000.00	9,434.79
United General Insurance Corporation	5,414,000.00	3,978.35
Utica Mutual Insurance Company	0.00	50.00
Virginia Surety Company Inc.	0.00	50.00
Waterloo Insurance Company	1,112,000.00	856.86
Western Assurance Company	0.00	50.00
Western Financial Insurance Company	288,000.00	258.97
Western Surety Company	1,264,000.00	967.15
Westport Insurance Corporation	1,189,000.00	912.73

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company ***Noms des compagnies***	**Premiums** ***Primes*** ***($)***	**Assessment** ***Cotisation*** ***($)***
XL Insurance Company Limited	2,924,000.00	2,171.63
XL Reinsurance America Inc.	559,000.00	455.61
Zenith Insurance Company	3,134,000.00	2,324.00
Zurich Insurance Company Ltd	10,852,000.00	7,924.11
Totals - 2009 - 161 Other than Life Companies/Compagnies autre que l'assurance vie	**845,478,000.00**	**621,525.17**
Totals - 2009 - 251 Companies/Compagnies	**1,558,110,368.66**	**1,143,104.38**

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Acadie Vie	2,771,000	934,000	33.71
ACE INA Insurance	49,000	(6,000)	---
ACE INA Life Insurance	1,459,000	(43,000)	---
Aetna Life Insurance Company	0	14,000	---
Allianz Global Risks US Insurance Company	428,000	(176,000)	---
Allianz Life Insurance Company of North America	122,000	4,000	3.28
American Bankers Insurance Company of Florida	2,889,000	399,000	13.81
American Bankers Life Assurance Company of Florida	2,203,000	372,000	16.89
American Income Life Insurance Company	638,000	329,000	51.57
Assomption Compagnie Mutuelle d'Assurance-vie	18,175,000	13,958,000	76.80
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,471,000	709,000	28.69
Aviva Insurance Company of Canada	14,000	0	0.00
AXA Assurances Inc.	1,620,000	1,182,000	72.96
AXA Insurance (Canada)	12,000	1,000	8.33
Blue Cross Life Insurance Company of Canada	7,441,000	3,970,000	53.35
BMO Life Assurance Company	919,000	457,000	49.73
BMO Life Insurance Company	1,173,000	107,000	9.12
CAA Insurance Company (Ontario)	42,000	0	0.00
Canadian Premier Life Insurance Company	4,549,000	847,000	18.62
Canassurance compagnie d'assurance	1,583,000	421,000	26.60
Chartis Insurance Company of Canada	4,120,000	1,975,000	47.94
Chubb Insurance Company of Canada	32,000	0	0.00
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	849,000	125,000	14.72
Combined Insurance Company of America	13,870,000	5,043,000	36.36
Co-operators General Insurance Company	23,000	0	0.00
Co-operators Life Insurance Company	8,253,000	6,545,000	79.30
CT Financial Assurance Company	88,000	0	0.00
CUMIS General Insurance Company	57,000	(2,000)	---
CUMIS Life Insurance Company	4,835,000	3,040,000	62.87
Desjardins Financial Security Life Assurance Company/Desjardins Sécurité financière compagnie d'assurance vie	20,686,000	15,091,000	72.95
Echelon General Insurance Company	83,000	103,000	124.10
Fenchurch General Insurance Company	279,000	0	0.00
First Canadian Insurance Corporation	3,707,000	1,014,000	27.35
Green Shield Canada	1,386,000	1,285,000	92.71
Household Life Insurance Company	363,000	282,000	77.69

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Industrial Alliance Pacific Insurance and Financial Services Inc.	4,077,000	1,653,000	40.54
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	8,747,000	7,185,000	82.14
La Capitale assurances et gestion du patrimoine inc.	259,000	176,000	67.95
La Survivance compagnie mutuelle d'assurance-vie	1,297,000	276,000	21.28
Legacy General Insurance Company	290,000	48,000	16.55
L'Excellence Compagnie d'assurance-vie	499,000	175,000	35.07
Lloyd's Underwriters	244,000	(16,000)	---
Lombard General Insurance Company of Canada	3,000	0	0.00
London Life Insurance Company	0	511,000	---
L'Union-Vie, compagnie mutuelle d'assurance	43,000	0	0.00
Manulife Canada Ltd.	7,000	0	0.00
Medavie Inc.	65,480,000	43,256,000	66.06
MetLife Canada / MetVie Canada	1,000	12,000	1200.00
New York Life Insurance Company	6,000	4,000	66.67
Novex Insurance Company	27,000	2,000	7.41
Penncorp Life Insurance Company	403,000	365,000	90.57
RBC Insurance Company of Canada	2,188,000	552,000	25.23
RBC Life Insurance Company	7,710,000	5,135,000	66.60
Reliable Life Insurance Company	1,586,000	475,000	29.95
Royal & Sun Alliance Insurance Company of Canada	701,000	0	0.00
Scotia Life Insurance Company	1,725,000	96,000	5.57
SSQ, Société d'Assurance-Vie inc.	1,797,000	1,168,000	65.00
Sun Life Assurance Company of Canada	40,185,000	29,369,000	73.08
TD Life Insurance Company	341,000	241,000	70.67
The Canada Life Assurance Company	17,514,000	3,220,000	18.39
The Empire Life Insurance Company	364,000	245,000	67.31
The Equitable Life Insurance Company of Canada	291,000	211,000	72.51
The Great-West Life Assurance Company	41,720,000	29,216,000	70.03
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	7,000	0	0.00
The Manufacturers Life Insurance Company	62,945,000	46,916,000	74.53
The Standard Life Assurance Company of Canada	1,692,000	1,458,000	86.17
The Wawanesa Life Insurance Company	66,000	74,000	112.12
Trans Global Life Insurance Company	157,000	23,000	14.65
Transamerica Life Canada	15,000	9,000	60.00
Triton Insurance Company	1,166,000	646,000	55.40
Union du Canada Assurance-Vie	100,000	33,000	33.00

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company ***Noms des compagnies***	**Direct Premiums Written** ***Primes directes souscrites ($)***	**Direct Loss** ***Sinistres supportés ($)***	**Loss Ratio** ***Rapport (%)***
Unity Life of Canada	39,000	30,000	76.92
Western Life Assurance Company	638,000	77,000	12.07
Totals - 2009 - 73 Companies/Compagnies	**371,519,000**	**230,821,000**	**62.13**
Totals - 2008 - 74 Companies/Compagnies	**358,467,000**	**217,252,000**	**60.61**

Aircraft

Aviation

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	547,000	35,000	6.40
Allianz Global Risks US Insurance Company	389,000	(35,000)	---
Arch Insurance Company	52,000	71,000	136.54
Aspen Insurance UK Limited	26,000	31,000	119.23
Chartis Insurance Company of Canada	20,000	(19,000)	---
GCAN Insurance Company	0	(15,000)	---
Hartford Fire Insurance Company	0	1,000	---
Lloyd's Underwriters	404,000	193,000	47.77
Lombard General Insurance Company of Canada	0	(8,000)	---
L'Union Canadienne Compagnie d'Assurances	0	1,000	---
Mitsui Sumitomo Insurance Company Limited	78,000	52,000	66.67
National Liability & Fire Insurance Company	193,000	249,000	129.02
Royal & Sun Alliance Insurance Company of Canada	7,000	0	0.00
Temple Insurance Company	487,000	1,261,000	258.93
Traders General Insurance Company	0	3,684,000	---
Westport Insurance Corporation	(47,000)	(49,000)	---
Totals - 2009 - 16 Companies/Compagnies	**2,156,000**	**5,452,000**	**252.88**
Totals - 2008 - 16 Companies/Compagnies	**1,944,000**	**473,000**	**24.33**

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Premiums *Primes*				Claims *Sinistres*				
	Liability ***Responsabilité*** ***($'000)***	**Personal Accident** ***Accident Corporel*** ***($'000)***	**Other** ***Autres*** ***($'000)***	**Total** ***Total*** ***($'000)***	**Liability** ***Responsabilité*** ***($'000)***	**Personal Accident** ***Accident Corporel*** ***($'000)***	**Other** ***Autres*** ***($'000)***	**Total** ***Total*** ***($'000)***	**Loss Ratio** ***Rapport*** ***(%)***
ACE INA Insurance	2,848	130	1,221	4,199	1,121	387	434	1,942	46.25
Allianz Global Risks US Insurance Company	130	16	32	178	146	105	53	304	170.79
Allstate Insurance Company of Canada	12,737	4,159	5,348	22,244	6,750	1,654	4,520	12,924	58.10
Ascentus Insurance Ltd.	(12)	0	0	(12)	41	206	5	252	---
Aviva Insurance Company of Canada	19,778	5,520	10,081	35,379	11,969	2,727	8,517	23,213	65.61
AXA Insurance (Canada)	17,339	6,701	10,473	34,513	7,727	1,816	7,013	16,556	47.97
AXA Pacific Insurance Company	14	2	4	20	24	2	(5)	21	105.00
CAA Insurance Company (Ontario)	1,456	535	1,094	3,085	1,358	329	743	2,430	78.77
Chartis Insurance Company of Canada	1,028	631	668	2,327	(897)	989	336	428	18.39
Chrysler Insurance Company	1	0	44	45	0	0	31	31	68.89
Chubb Insurance Company of Canada	31	4	20	55	(11)	(1)	25	13	23.64
Continental Casualty Company	16	1	8	25	0	0	0	0	0.00
Co-operators General Insurance Company	12,512	6,887	8,848	28,247	8,691	7,023	6,363	22,077	78.16
COSECO Insurance Company	864	265	396	1,525	154	459	259	872	57.18
CUMIS General Insurance Company	421	142	202	765	137	56	104	297	38.82
Echelon General Insurance Company	124	36	45	205	(23)	2	83	62	30.24
Economical Mutual Insurance Company	7,861	2,870	4,473	15,204	(44)	3,370	3,779	7,105	46.73
Electric Insurance Company	12	0	0	12	0	0	0	0	0.00
Elite Insurance Company	3,501	989	2,249	6,739	1,405	1,270	1,649	4,324	64.16
Federated Insurance Company of Canada	151	24	127	302	39	32	37	108	35.76
Federation Insurance Company of Canada	11,288	3,091	5,257	19,636	4,210	609	4,029	8,848	45.06
GCAN Insurance Company	174	68	98	340	114	36	47	197	57.94
Hartford Fire Insurance Company	7	0	3	10	12	1	58	71	710.00

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Premiums *Primes*				Claims *Sinistres*				
	Liability *Responsabilité* *($'000)*	Personal Accident *Accident Corporel* *($'000)*	Other *Autres* *($'000)*	Total *Total* *($'000)*	Liability *Responsabilité* *($'000)*	Personal Accident *Accident Corporel* *($'000)*	Other *Autres* *($'000)*	Total *Total* *($'000)*	Loss Ratio *Rapport* *(%)*
Intact Insurance Company	12,206	3,898	5,559	21,663	5,330	2,923	5,384	13,637	62.95
Kingsway General Insurance Company	450	175	341	966	2,529	346	1,373	4,248	439.75
La Compagnie d'assurance Belair inc.	0	0	0	0	(145)	268	0	123	---
La Compagnie d'Assurances Jevco	135	48	100	283	158	19	(49)	128	45.23
Liberty Mutual Insurance Company	335	42	94	471	158	54	100	312	66.24
Lloyd's Underwriters	2	0	0	2	(222)	(2)	0	(224)	---
Lombard General Insurance Company of Canada	3,054	786	1,595	5,435	1,035	899	520	2,454	45.15
Lombard Insurance Company	23	9	15	47	49	191	5	245	521.28
Lumbermens Mutual Casualty Company	0	0	0	0	(1)	0	0	(1)	---
Markel Insurance Company of Canada	4,561	409	2,721	7,691	2,727	861	2,047	5,635	73.27
Mitsui Sumitomo Insurance Company Limited	22	0	0	22	16	0	0	16	72.73
Motors Insurance Corporation	0	0	172	172	0	0	11	11	6.40
Novex Insurance Company	154	57	73	284	251	97	131	479	168.66
Old Republic Insurance Company of Canada	1,302	74	493	1,869	923	178	127	1,228	65.70
Optimum Société d'Assurance inc.	0	0	0	0	(5)	0	(4)	(9)	---
Pafco Insurance Company	805	239	220	1,264	631	204	158	993	78.56
Pembridge Insurance Company	5,511	1,898	2,922	10,331	2,166	1,990	1,985	6,141	59.44
Perth Insurance Company	67	15	25	107	(466)	52	2	(412)	---
Primmum Insurance Company	3,726	2,031	1,843	7,600	2,144	765	1,356	4,265	56.12
Promutuel des Riverains, société mutuelle d'assurance générale	1,011	222	590	1,823	319	151	475	945	51.84
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	1,795	386	907	3,088	435	747	589	1,771	57.35
Protective Insurance Company	(8)	0	8	0	(1)	0	7	6	---

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company / *Noms des compagnies*	Premiums / *Primes*				Claims / *Sinistres*				
	Liability / *Responsabilité* ($'000)	Personal Accident / *Accident Corporel* ($'000)	Other / *Autres* ($'000)	Total / *Total* ($'000)	Liability / *Responsabilité* ($'000)	Personal Accident / *Accident Corporel* ($'000)	Other / *Autres* ($'000)	Total / *Total* ($'000)	Loss Ratio / *Rapport* (%)
RBC General Insurance Company	4,531	1,387	1,582	7,500	892	1,344	1,620	3,856	51.41
RBC Insurance Company of Canada	199	53	84	336	6	0	49	55	16.37
Royal & Sun Alliance Insurance Company of Canada	7,807	2,526	4,324	14,657	2,614	3,106	2,732	8,452	57.67
Scottish & York Insurance Company Limited	83	16	47	146	(9)	9	19	19	13.01
Security National Insurance Company	9,713	4,983	6,184	20,880	2,360	679	4,836	7,875	37.72
Sentry Insurance a Mutual Company	1	(3)	(4)	(6)	(1)	(1)	(1)	(3)	—
St. Paul Fire and Marine Insurance Company	1,111	199	260	1,570	1,097	143	168	1,408	89.68
State Farm Mutual Automobile Insurance Company	17,138	3,178	9,659	29,975	9,074	4,582	8,016	21,672	72.30
TD Home and Auto Insurance Company	542	244	275	1,061	413	51	297	761	71.72
The American Road Insurance Company	0	0	94	94	0	0	4	4	4.26
The Dominion of Canada General Insurance Company	6,973	2,762	4,400	14,135	7,108	267	2,846	10,221	72.31
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	322	67	155	544	(114)	159	121	166	30.51
The Insurance Company of Prince Edward Island	2,464	760	1,202	4,426	1,276	726	597	2,599	58.72
The Missisquoi Insurance Company	2	1	1	4	(119)	136	0	17	425.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	0	0	0	(913)	78	0	(835)	—
The Personal Insurance Company	5,166	1,860	3,653	10,679	5,066	1,429	2,997	9,492	88.88
The Portage la Prairie Mutual Insurance Company	3,163	1,485	1,867	6,515	1,854	538	1,581	3,973	60.98

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Premiums *Primes*				Claims *Sinistres*				
	Liability *Responsabilité* *($'000)*	Personal Accident *Accident Corporel* *($'000)*	Other *Autres* *($'000)*	Total *Total* *($'000)*	Liability *Responsabilité* *($'000)*	Personal Accident *Accident Corporel* *($'000)*	Other *Autres* *($'000)*	Total *Total* *($'000)*	Loss Ratio *Rapport* *(%)*
The Sovereign General Insurance Company	523	82	271	876	139	64	117	320	36.53
The Wawanesa Mutual Insurance Company	35,321	13,308	24,235	72,864	31,161	7,559	16,797	55,517	76.19
Tokio Marine & Nichido Fire Insurance Co. Ltd.	13	3	6	22	37	1	31	69	313.64
Traders General Insurance Company	5,870	2,068	3,582	11,520	849	2,662	0	3,511	30.48
Trafalgar Insurance Company of Canada	577	215	257	1,049	234	147	142	523	49.86
Unifund Assurance Company	4,997	1,958	2,833	9,788	966	204	2,619	3,789	38.71
United General Insurance Corporation	2,019	961	2,434	5,414	1,594	896	1,043	3,533	65.26
Waterloo Insurance Company	368	156	218	742	(107)	(87)	139	(55)	---
XL Insurance Company Limited	7	0	0	7	(4)	0	0	(4)	---
XL Reinsurance America Inc.	2	0	0	2	2	0	0	2	100.00
Zenith Insurance Company	1,066	346	634	2,046	532	428	305	1,265	61.83
Zurich Insurance Company Ltd	2,388	1,203	2,019	5,610	2,659	417	1,408	4,484	79.93
Totals - 2009 - 74 Companies/Compagnies	**239,798**	**82,178**	**138,641**	**460,617**	**129,620**	**56,352**	**100,780**	**286,752**	**62.25**
Totals - 2008 - 74 Companies/Compagnies	**238,338**	**84,222**	**126,351**	**448,911**	**112,421**	**38,487**	**89,140**	**240,048**	**53.47**

Boiler and Machinery

Chaudières et bris de machine

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	0	(3,000)	---
Affiliated FM Insurance Company	46,000	19,000	41.30
Allianz Global Risks US Insurance Company	0	(1,000)	---
Aviva Insurance Company of Canada	412,000	30,000	7.28
AXA Insurance (Canada)	114,000	0	0.00
AXA Pacific Insurance Company	11,000	0	0.00
Chartis Insurance Company of Canada	434,000	105,000	24.19
Chubb Insurance Company of Canada	7,000	0	0.00
Continental Casualty Company	1,000	0	0.00
Co-operators General Insurance Company	197,000	0	0.00
CUMIS General Insurance Company	21,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	74,000	0	0.00
Economical Mutual Insurance Company	238,000	42,000	17.65
Factory Mutual Insurance Company	2,434,000	154,000	6.33
Federated Insurance Company of Canada	14,000	1,000	7.14
GCAN Insurance Company	74,000	(1,000)	---
Gore Mutual Insurance Company	3,000	0	0.00
Grain Insurance and Guarantee Company	35,000	0	0.00
Great American Insurance Company	1,000	0	0.00
Industrial-Alliance Pacific General Insurance Corporation	1,400,000	130,000	9.29
Intact Insurance Company	215,000	15,000	6.98
Lloyd's Underwriters	296,000	(46,000)	---
Lombard General Insurance Company of Canada	102,000	0	0.00
Lumbermen's Underwriting Alliance	19,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	2,000	0	0.00
Novex Insurance Company	1,000	0	0.00
Promutuel des Riverains, société mutuelle d'assurance générale	48,000	0	0.00
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	26,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	375,000	102,000	27.20
Scottish & York Insurance Company Limited	8,000	0	0.00
St. Paul Fire and Marine Insurance Company	42,000	1,000	2.38
The Boiler Inspection and Insurance Company of Canada	522,000	(40,000)	---
The Dominion of Canada General Insurance Company	115,000	0	0.00
The Insurance Company of Prince Edward Island	23,000	(1,000)	---
The Sovereign General Insurance Company	81,000	0	0.00
The Wawanesa Mutual Insurance Company	41,000	0	0.00

Boiler and Machinery

Chaudières et bris de machine

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Travelers Guarantee Company of Canada	1,125,000	76,000	6.76
Trisura Guarantee Insurance Company	76,000	10,000	13.16
Westport Insurance Corporation	22,000	18,000	81.82
XL Insurance Company Limited	42,000	77,000	183.33
Zurich Insurance Company Ltd	150,000	(161,000)	---
Totals - 2009 - 41 Companies/Compagnies	**8,847,000**	**527,000**	**5.96**
Totals - 2008 - 41 Companies/Compagnies	**7,596,000**	**(233,000)**	**---**

Credit

Crédit

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Arch Insurance Company	91,000	8,000	8.79
Chartis Insurance Company of Canada	807,000	297,000	36.80
Compagnie Française d'Assurance pour le Commerce Extérieur	263,000	142,000	53.99
Echelon General Insurance Company	51,000	0	0.00
Euler Hermes American Credit Indemnity Company	493,000	286,000	58.01
Totals - 2009 - 5 Companies/Compagnies	**1,705,000**	**733,000**	**42.99**
Totals - 2008 - 4 Companies/Compagnies	**2,330,000**	**762,000**	**32.70**

Fraternal Societies - 2009

Sociétés de secours mutuels - 2009

Name of Company *Noms des compagnies*	Premiums *Primes*				Claims *Prestations*				Dividends *Bénéfices*				Movement *Mouvement*		
	Life Insurance Fund Caisse d'assurance ($'000)	Annuity Fund Caisse de rentes ($'000)	Accident and Sickness Fund Caisse d'assurance acc/maladie ($'000)	Total Total ($'000)	Life Insurance Fund Caisse d'assurance ($'000)	Annuity Fund *Caisse de rentes* *($'000)*	Accident and Sickness Fund *Caisse d'assurance acc/maladie* *($'000)*	Total Total ($'000)	Life Insurance Fund Caisse d'assurance ($'000)	Annuity Fund *Caisse de rentes* *($'000)*	Accident and Sickness Fund Caisse d'assurance acc/maladie ($'000)	*Total* *Total* *($'000)*	In Force 2008 En vigueur en 2008 ($'000)	New Effected Émis ($'000)	In Force 2009 En vigueur en 2009 ($'000)
ACA ASSURANCE	33	0	0	33	0	0	0	0	0	0	0	0	972	0	0
ACTRA Fraternal Benefit Society	2	0	12	14	0	0	0	0	0	0	0	0	430	60	505
Knights of Columbus	5,730	1,819	89	7,638	2,548	531	3	3,082	1,811	0	0	0	343,526	29,336	355,604
The Grand Orange Lodge of British America Benefit Fund	80	0	0	80	22	0	0	22	0	0	0	0	2,517	20	2,504
The Independent Order of Foresters	203	14	0	217	263	107	2	372	119	0	0	0	6,887	0	6,501
The Order of United Commercial Travelers of America	0	0	18	18	0	0	4	4	0	0	0	0	34	0	34
Woman's Life Insurance Society	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20
Totals - 2009 - 7 Companies/Compagnies	**6,048**	**1,833**	**119**	**8,000**	**2,833**	**638**	**9**	**3,480**	**1,930**	**0**	**0**	**1,930**	**354,366**	**29,416**	**365,168**
Totals - 2008 - 7 Companies/Compagnies	**6,256**	**1,423**	**143**	**7,822**	**2,387**	**1,089**	**25**	**3,501**	**2,162**	**0**	**0**	**2,162**	**347,006**	**19,875**	**354,366**

Guarantee (Fidelity & Surety)

Garantie (Détournement & Cautionnement)

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Fidelity *Détournement*		Surety *Cautionnement*		Total *Total*		
	Direct Premiums Written *Primes directes souscrites ($'000)*	Direct Loss *Sinistres supportés ($'000)*	Direct Premiums Written *Primes directes souscrites ($'000)*	Direct Loss *Sinistres supportés ($'000)*	Total Premiums *Primes Total ($'000)*	Total Losses *Sinistres Total ($'000)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	15	2	3	(2)	18	0	0.00
Aviva Insurance Company of Canada	12	0	1,257	8	1,269	8	0.63
AXA Insurance (Canada)	15	0	0	0	15	0	0.00
AXA Pacific Insurance Company	1	(1)	15	29	16	28	175.00
Chartis Insurance Company of Canada	50	339	160	9	210	348	165.71
Chubb Insurance Company of Canada	248	24	27	5	275	29	10.55
Continental Casualty Company	0	0	70	0	70	0	0.00
Co-operators General Insurance Company	16	9	13	0	29	9	31.03
CUMIS General Insurance Company	1,113	(1,037)	0	0	1,113	(1,037)	—
Economical Mutual Insurance Company	48	0	20	0	68	0	0.00
Federated Insurance Company of Canada	1	1	8	3	9	4	44.44
GCAN Insurance Company	22	0	0	0	22	0	0.00
Great American Insurance Company	1	0	0	0	1	0	0.00
Hartford Fire Insurance Company	0	0	18	0	18	0	0.00
Industrial-Alliance Pacific General Insurance Corporation	0	0	0	2	0	2	—
Intact Insurance Company	0	0	1,204	59	1,204	59	4.90

Guarantee (Fidelity & Surety)

Garantie (Détournement & Cautionnement)

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Fidelity *Détournement*		Surety *Cautionnement*		Total *Total*		
	Direct Premiums Written *Primes directes souscrites ($'000)*	Direct Loss *Sinistres supportés ($'000)*	Direct Premiums Written *Primes directes souscrites ($'000)*	Direct Loss *Sinistres supportés ($'000)*	Total Premiums *Primes Total ($'000)*	Total Losses *Sinistres Total ($'000)*	Loss Ratio *Rapport (%)*
Kingsway General Insurance Company	0	0	1	0	1	0	0.00
La Compagnie d'Assurances Jevco	0	0	283	0	283	0	0.00
Liberty Mutual Insurance Company	131	68	0	0	131	68	51.91
Lloyd's Underwriters	97	(19)	0	0	97	(19)	---
Lombard General Insurance Company of Canada	53	3	0	0	53	3	5.66
L'Unique assurances générales inc.	0	0	196	0	196	0	0.00
Royal & Sun Alliance Insurance Company of Canada	54	(3)	1	0	55	(3)	---
St. Paul Fire and Marine Insurance Company	11	(2)	0	0	11	(2)	---
State Farm Fire and Casualty Company	0	0	3	0	3	0	0.00
The Dominion of Canada General Insurance Company	34	14	753	0	787	14	1.78
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	323	109	2,876	0	3,199	109	3.41
The Insurance Company of Prince Edward Island	3	(1)	0	0	3	(1)	---
The Sovereign General Insurance Company	14	8	0	0	14	8	57.14

Guarantee (Fidelity & Surety)

Garantie (Détournement & Cautionnement)

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company / *Noms des compagnies*	**Fidelity** / *Détournement*		**Surety** / *Cautionnement*		**Total** / *Total*		
	Direct Premiums Written / ***Primes directes souscrites ($'000)***	**Direct Loss** / ***Sinistres supportés ($'000)***	**Direct Premiums Written** / ***Primes directes souscrites ($'000)***	**Direct Loss** / ***Sinistres supportés ($'000)***	**Total Premiums** / ***Primes Total ($'000)***	**Total Losses** / ***Sinistres Total ($'000)***	**Loss Ratio** / ***Rapport (%)***
Travelers Guarantee Company of Canada	155	(19)	684	114	839	95	11.32
Trisura Guarantee Insurance Company	23	2	525	0	548	2	0.36
Western Surety Company	1	0	1,263	551	1,264	551	43.59
Zurich Insurance Company Ltd	20	0	5	0	25	0	0.00
Totals - 2009 - 33 Companies/Compagnies	**2,461**	**(503)**	**9,385**	**778**	**11,846**	**275**	**2.32**
Totals - 2008 - 35 Companies/Compagnies	**2,356**	**176**	**5,639**	**285**	**7,995**	**461**	**5.77**

Guarantee (Title & Mortgage)

Garantie (Titre & Hypothèque)

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Title *Titre*		Mortgage *Hypothèque*		Total *Total*		
	Direct Premiums Written *Primes directes souscrites ($'000)*	Direct Loss *Sinistres supportés ($'000)*	Direct Premiums Written *Primes directes souscrites ($'000)*	Direct Loss *Sinistres supportés ($'000)*	Total Premiums *Primes Total ($'000)*	Total Losses *Sinistres Total ($'000)*	Loss Ratio *Rapport (%)*
Canada Guaranty Mortgage Insurance Company	0	0	223	1,187	223	1,187	532.29
Chicago Title Insurance Company	147	218	0	0	147	218	148.30
FCT Insurance Company Ltd.	2,651	703	0	0	2,651	703	26.52
First American Title Insurance Company	205	24	0	0	205	24	11.71
Genworth Financial Mortgage Insurance Company Canada	0	0	5,037	3,183	5,037	3,183	63.19
Lawyers' Professional Indemnity Company	62	161	0	0	62	161	259.68
PMI Mortgage Insurance Company Canada	0	0	0	(13)	0	(13)	---
Stewart Title Guaranty Company	1,209	530	0	0	1,209	530	43.84
Trisura Guarantee Insurance Company	0	0	0	32	0	32	---
Totals - 2009 - 9 Companies/Compagnies	**4,274**	**1,636**	**5,260**	**4,389**	**9,534**	**6,025**	**63.19**
Totals - 2008 - 9 Companies/Compagnies	**4,354**	**1,537**	**10,857**	**2,866**	**15,211**	**4,403**	**28.95**

Legal Expense

Frais Juridiques

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company ***Noms des compagnies***	**Direct Premiums Written** ***Primes directes souscrites ($)***	**Direct Loss** ***Sinistres supportés ($)***	**Loss Ratio** ***Rapport (%)***
Intact Insurance Company	17,000	1,000	5.88
Lloyd's Underwriters	9,000	(4,000)	---
Novex Insurance Company	44,000	19,000	43.18
Totals - 2009 - 3 Companies/Compagnies	**70,000**	**16,000**	**22.86**
Totals - 2008 - 3 Companies/Compagnies	**216,000**	**24,000**	**11.11**

Liability

Responsabilité

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	1,849,000	1,497,000	80.96
Allianz Global Risks US Insurance Company	87,000	(217,000)	---
American Bankers Insurance Company of Florida	4,000	10,000	250.00
Arch Insurance Company	107,000	105,000	98.13
Aspen Insurance UK Limited	242,000	726,000	300.00
Associated Electric & Gas Insurance Services Limited	390,000	75,000	19.23
Aviva Insurance Company of Canada	5,265,000	1,896,000	36.01
AXA Insurance (Canada)	1,298,000	1,448,000	111.56
AXA Pacific Insurance Company	64,000	(47,000)	---
AXIS Reinsurance Company (Canadian Branch)	53,000	7,000	13.21
Berkley Insurance Company	60,000	3,000	5.00
Canadian Farm Insurance Corp.	0	5,000	---
Canadian Lawyers Insurance Association (CLIA)	961,000	754,000	78.46
Canadian Northern Shield Insurance Company	12,000	5,000	41.67
Canadian Universities Reciprocal Insurance Exchange	453,000	131,000	28.92
Carleton Mutual Insurance Company	248,000	580,000	233.87
Chartis Insurance Company of Canada	5,171,000	9,605,000	185.75
Chubb Insurance Company of Canada	1,672,000	945,000	56.52
Commonwealth Insurance Company	565,000	424,000	75.04
Continental Casualty Company	1,006,000	303,000	30.12
Co-operators General Insurance Company	3,609,000	1,578,000	43.72
CUMIS General Insurance Company	675,000	24,000	3.56
Ecclesiastical Insurance Office Public Limited Company	692,000	(24,000)	---
Echelon General Insurance Company	80,000	0	0.00
Economical Mutual Insurance Company	2,505,000	1,507,000	60.16
Electric Insurance Company	46,000	15,000	32.61
Employers Insurance Company of Wausau	0	(1,000)	---
Federated Insurance Company of Canada	298,000	389,000	130.54
Federation Insurance Company of Canada	1,305,000	550,000	42.15
Fundy Mutual Insurance Company	340,000	34,000	10.00
GCAN Insurance Company	564,000	459,000	81.38
Gore Mutual Insurance Company	6,000	0	0.00
Grain Insurance and Guarantee Company	478,000	195,000	40.79
Great American Insurance Company	85,000	8,000	9.41
Hartford Fire Insurance Company	0	52,000	---
Healthcare Insurance Reciprocal of Canada	13,000	0	0.00
Intact Insurance Company	3,056,000	1,206,000	39.46
Jewelers Mutual Insurance Company	2,000	0	0.00

Liability

Responsabilité

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company ***Noms des compagnies***	**Direct Premiums Written** ***Primes directes souscrites ($)***	**Direct Loss** ***Sinistres supportés ($)***	**Loss Ratio** ***Rapport (%)***
Kingsway General Insurance Company	143,000	(3,000)	---
La Compagnie d'Assurances Jevco	88,000	(17,000)	---
Liberty Mutual Insurance Company	965,000	(1,179,000)	---
Lloyd's Underwriters	7,750,000	1,563,000	20.17
Lombard General Insurance Company of Canada	3,768,000	315,000	8.36
Lombard Insurance Company	0	(10,000)	---
Lumbermens Mutual Casualty Company	0	(54,000)	---
Markel Insurance Company of Canada	106,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	1,000	(2,000)	---
Novex Insurance Company	217,000	(143,000)	---
Old Republic Insurance Company of Canada	64,000	1,000	1.56
Omega General Insurance Company	35,000	0	0.00
Optimum Société d'Assurance inc.	0	140,000	---
Perth Insurance Company	0	(73,000)	---
Promutuel des Riverains, société mutuelle d'assurance générale	313,000	0	0.00
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	328,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	3,729,000	1,639,000	43.95
Safety National Casualty Corporation	11,000	8,000	72.73
Scottish & York Insurance Company Limited	677,000	18,000	2.66
Security Insurance Company of Hartford	0	(33,000)	---
Sompo Japan Insurance Inc.	1,000	0	0.00
SouthEastern Mutual Insurance Company	708,000	106,000	14.97
St. Paul Fire and Marine Insurance Company	947,000	1,194,000	126.08
Stanley Mutual Insurance Company	603,000	574,000	95.19
State Farm Fire and Casualty Company	1,525,000	1,137,000	74.56
Temple Insurance Company	2,114,000	1,468,000	69.44
The Dominion of Canada General Insurance Company	960,000	3,499,000	364.48
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	934,000	(453,000)	---
The Insurance Company of Prince Edward Island	501,000	550,000	109.78
The Missisquoi Insurance Company	0	2,000	---
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(252,000)	---
The Portage la Prairie Mutual Insurance Company	439,000	133,000	30.30
The Sovereign General Insurance Company	1,321,000	266,000	20.14
The Wawanesa Mutual Insurance Company	1,200,000	363,000	30.25
TIG Insurance Company	0	(2,000)	---

Liability

Responsabilité

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company ***Noms des compagnies***	**Direct Premiums Written** ***Primes directes souscrites ($)***	**Direct Loss** ***Sinistres supportés ($)***	**Loss Ratio** ***Rapport (%)***
Travelers Guarantee Company of Canada	452,000	59,000	13.05
Trisura Guarantee Insurance Company	293,000	46,000	15.70
Utica Mutual Insurance Company	0	(2,000)	---
Virginia Surety Company Inc.	0	53,000	---
Waterloo Insurance Company	13,000	(41,000)	---
Westport Insurance Corporation	598,000	605,000	101.17
XL Insurance Company Limited	2,697,000	1,704,000	63.18
XL Reinsurance America Inc.	557,000	168,000	30.16
Zurich Insurance Company Ltd	2,235,000	130,000	5.82
Totals - 2009 - 82 Companies/Compagnies	**69,554,000**	**37,724,000**	**54.24**
Totals - 2008 - 76 Companies/Compagnies	**67,694,000**	**27,360,000**	**40.42**

Abstract of Life Insurance Returns in New Brunswick - 2009

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2009

Name of Company / *Noms des compagnies*		Premiums / *Primes*			Claims / *Prestations*			Dividends / *Bénéfices*			Movement / *Mouvement*		
		Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	In Force 2008 / *En vigueur en 2008*	New Effected / *Émis*	In Force 2009 / *En vigueur en 2009*
		($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)
Acadie Vie	Ind.	6,239	6	6,245	1,952	0	1,952	921	0	921	1,302,805	88,407	1,279,244
	Group	7,523	0	7,523	2,131	0	2,131	1,623	0	1,623	1,765,798	364,305	1,098,787
ACE INA Life Insurance	Ind.	(1)	0	(1)	0	0	0	0	0	0	96	1,786	1,882
	Group	1,036	0	1,036	335	0	335	0	0	0	47,543	44,449	66,516
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	10	0	10	0	0	0	0	0	0
Allianz Life Insurance Company of North America	Ind.	2	0	2	50	1	51	0	0	0	90	0	64
	Group	184	0	184	13	0	13	0	0	0	15,171	765	19,848
American Bankers Life Assurance Company of Florida	Ind.	50	0	50	56	0	56	0	0	0	3,454	48	2,970
	Group	4,978	0	4,978	610	0	610	0	0	0	163,028	135,846	225,703
American Health and Life Insurance Company	Ind.	3	0	3	0	0	0	0	0	0	200	0	183
	Group	695	0	695	307	0	307	0	0	0	82,525	0	65,764
American Income Life Insurance Company	Ind.	3,021	0	3,021	353	0	353	0	0	0	122,627	59,947	147,987
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	15,761	5,892	21,653	9,354	4,929	14,283	456	0	456	1,925,814	181,147	1,985,679
	Group	11,477	1,269	12,746	10,245	875	11,120	(425)	0	(425)	5,252,590	18,149	5,646,917
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	198	0	198	71	0	71	0	0	0	16,627	659	19,034
	Group	3,368	0	3,368	801	0	801	0	0	0	497,337	0	504,546
Assurant Life of Canada	Ind.	534	618	1,152	931	112	1,043	0	0	0	16,198	1,242	17,115
	Group	1,296	1,450	2,746	291	1,321	1,612	0	0	0	7,006	861	8,111
AXA Assurances Inc.	Ind.	825	12	837	110	12	122	0	0	0	165,116	35,378	190,259
	Group	0	0	0	0	0	0	0	0	0	0	0	0
AXA Equitable Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	1	0	1
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Blue Cross Life Insurance Company of Canada	Ind.	3,827	0	3,827	2,526	0	2,526	0	0	0	100,752	3,053	98,497
	Group	3,602	0	3,602	1,257	0	1,257	0	0	0	1,037,385	140,640	1,339,086
BMO Life Assurance Company	Ind.	3,584	186	3,770	1,386	98	1,484	25	0	25	547,364	46,676	585,293
	Group	410	123	533	(51)	217	166	0	0	0	106,806	6,889	63,106
BMO Life Insurance Company	Ind.	207	0	207	0	0	0	0	0	0	64,371	3,790,000	60,748,000
	Group	249	0	249	28	0	28	0	0	0	10,384	1,358,000	10,555,000
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	2,776	0	2,776	720	0	720	0	0	0	68,887	2,765	38,581
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	Ind.	98	0	98	2	0	2	0	0	0	6,085	0	5,150
	Group	0	0	0	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2009

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2009

Name of Company / *Noms des compagnies*		Premiums / *Primes*			Claims / *Prestations*			Dividends / *Bénéfices*			Movement / *Mouvement*		
		Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	In Force 2008 / *En vigueur en 2008*	New Effected / *Émis*	In Force 2009 / *En vigueur en 2009*
		($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)
Combined Insurance Company of America	Ind.	431	0	431	79	1	80	0	0	0	20,525	429	19,063
	Group	81	0	81	2	0	2	0	0	0	1,758	783	1,499
Co-operators Life Insurance Company	Ind.	7,363	1,789	9,152	2,180	833	3,013	335	0	335	1,493,932	174,748	1,593,166
	Group	1,246	2,663	3,909	805	6,686	7,491	0	0	0	538,068	5,775	497,697
CT Financial Assurance Company	Ind.	1	0	1	0	0	0	0	0	0	300	0	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
CUMIS Life Insurance Company	Ind.	184	0	184	4	3	7	0	0	0	42,258	850	40,634
	Group	3,072	744	3,816	1,260	4,017	5,277	98	0	98	553,448	97,830	519,407
CUNA Mutual Insurance Society	Ind.	5	0	5	0	0	0	3	0	3	199	0	180
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Desjardins Financial Security Life Assurance Company/Desjardins Sécurité financière compagnie d'assurance vie	Ind.	4,660	3,082	7,742	2,770	4,306	7,076	383	0	383	375,201	64,493	415,313
	Group	2,973	294	3,267	3,057	1,694	4,751	27	0	27	1,103,409	25,976	576,227
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	3,429	0	3,429	569	0	569	0	0	0	252,793	91,706	237,717
Gerber Life Insurance Company	Ind.	104	0	104	23	0	23	0	0	0	11,488	1,255	12,154
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Household Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	520	0	520	124	0	124	0	0	0	58,220	15,265	53,397
Industrial Alliance Pacific Insurance and Financial Services Inc.	Ind.	295	74	369	496	84	580	0	0	0	29,189	9,872	29,448
	Group	2,597	0	2,597	592	0	592	923	0	923	283,355	88,728	277,331
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	Ind.	14,292	6,529	20,821	5,101	(4,747)	354	70	3	73	2,124,805	154,408	2,503,624
	Group	860	3,399	4,259	778	4,946	5,724	55	0	55	340,150	55,937	366,569
La Capitale assurances et gestion du patrimoine inc.	Ind.	247	5	252	0	18	18	0	0	0	20,006	27,438	63,207
	Group	40	0	40	17	0	17	1	0	1	1,637	764	1,759
La Survivance compagnie mutuelle d'assurance-vie	Ind.	82	0	82	43	0	43	0	0	0	7,058	505	6,910
	Group	193	0	193	0	0	0	0	0	0	0	0	0
L'Excellence Compagnie d'assurance-vie	Ind.	103	0	103	69	0	69	0	0	0	4,930	6,651	11,533
	Group	22	0	22	0	0	0	0	0	0	5,491	464	5,930
London Life Insurance Company	Ind.	58,241	6,442	64,683	23,856	3,967	27,823	21,111	9	21,120	3,798,853	454,395	4,055,770
	Group	0	16,568	16,568	26	16,620	16,646	0	0	0	1,422	0	1,316
L'Union-Vie, compagnie mutuelle d'assurance	Ind.	155	0	155	0	0	0	0	0	0	39,188	1,059	38,023
	Group	0	0	0	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2009

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2009

Name of Company / *Noms des compagnies*		Premiums / *Primes*			Claims / *Prestations*			Dividends / *Bénéfices*			Movement / *Mouvement*		
		Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	In Force 2008 / *En vigueur en 2008*	New Effected / *Émis*	In Force 2009 / *En vigueur en 2009*
		($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)
Manulife Canada Ltd.	Ind.	1,738	0	1,738	966	0	966	88	0	88	270,643	2,680	254,882
	Group	0	0	0	0	5	5	0	0	0	0	0	0
Massachusetts Mutual Life Insurance Company	Ind.	4	0	4	0	0	0	1	0	1	196	0	149
	Group	0	0	0	0	1	1	0	0	0	0	0	0
MD Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	166,124	18,826	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
MetLife Canada / MetVie Canada	Ind.	14	0	14	86	0	86	16	0	16	1,776	0	0
	Group	1	0	1	11	237	248	0	0	0	1,003	0	960
New York Life Insurance Company	Ind.	2	0	2	0	0	0	3	0	3	11	0	11
	Group	1,465	0	1,465	463	0	463	1,339	0	1,339	347,453	18,186	359,400
Penncorp Life Insurance Company	Ind.	39	0	39	(5)	0	(5)	0	0	0	4,961	0	4,715
	Group	0	0	0	0	0	0	0	0	0	32	5	2
Primerica Life Insurance Company of Canada	Ind.	1,385	0	1,385	346	0	346	0	0	0	530,153	45,780	551,358
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Promutuel Vie Inc.	Ind.	1	0	1	0	0	0	0	0	0	0	0	300
	Group	0	0	0	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	8,509	52	8,561	2,051	43	2,094	45	0	45	815,482	108,886	899,762
	Group	164	0	164	92	0	92	0	0	0	162,414	2,172	151,495
Reliable Life Insurance Company	Ind.	37	0	37	0	0	0	0	0	0	22,403	0	22,164
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Scotia Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	19	0	19	2	0	2	0	0	0	0	19,125	17,765
SSQ, Société d'Assurance-Vie inc.	Ind.	0	657	657	0	86	86	0	0	0	0	0	0
	Group	487	31	518	94	5	99	9	0	9	95,913	27,532	94,471
Standard Life Assurance Limited	Ind.	0	0	0	0	221	221	0	0	0	0	0	0
	Group	0	2	2	0	(9)	(9)	0	0	0	0	0	0
State Farm International Life Insurance Company Ltd.	Ind.	2,579	47	2,626	644	71	715	187	0	187	584,578	66,729	605,192
	Group	21	0	21	0	0	0	0	0	0	5,198	0	5,264
Sun Life Assurance Company of Canada	Ind.	58,609	12,401	71,010	27,472	21,407	48,879	15,913	0	15,913	7,133,337	625,522	7,621,545
	Group	17,152	141,875	159,027	6,769	20,337	27,106	106	0	106	4,098,302	538,240	4,486,784
TD Life Insurance Company	Ind.	4	0	4	0	0	0	0	0	0	1,300	100	1,300
	Group	0	0	0	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	18,620	3,740	22,360	8,195	8,552	16,747	4,183	0	4,183	2,025,760	300,974	2,197,589
	Group	33,001	13,355	46,356	190	9,711	9,901	0	0	0	6,457,221	0	6,750,028

Abstract of Life Insurance Returns in New Brunswick - 2009

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2009

Name of Company / *Noms des compagnies*		Premiums / *Primes*			Claims / *Prestations*			Dividends / *Bénéfices*			Movement / *Mouvement*		
		Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	Insurance / *Assurance*	Annuity / *Rentes*	Total / *Total*	In Force 2008 / *En vigueur en 2008*	New Effected / *Émis*	In Force 2009 / *En vigueur en 2009*
		($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)	($'000)
The Empire Life Insurance Company	Ind.	2,385	918	3,303	338	336	674	87	0	87	385,248	69,501	441,000
	Group	100	0	100	44	32	76	0	0	0	2,922	1,395	3,925
The Equitable Life Insurance Company of Canada	Ind.	1,643	97	1,740	87	59	146	18	0	18	347,437	70,266	389,375
	Group	32	0	32	65	3	68	0	0	0	9,969	0	11,688
The Great-West Life Assurance Company	Ind.	11,053	3,359	14,412	3,979	386	4,365	3,361	0	3,361	1,173,763	74,965	1,151,436
	Group	10,826	136	10,962	7,704	795	8,499	71	0	71	3,038,263	159,039	3,000,703
The Manufacturers Life Insurance Company	Ind.	38,460	7,724	46,184	15,356	12,043	27,399	4,557	0	4,557	4,863,158	374,680	4,952,185
	Group	20,996	5,748	26,744	12,722	7,568	20,290	2,398	0	2,398	7,788,178	445,763	6,892,694
The Standard Life Assurance Company of Canada	Ind.	6,281	7,800	14,081	2,324	8,807	11,131	1,551	0	1,551	908,188	18,454	889,493
	Group	248	5,995	6,243	197	7,815	8,012	0	0	0	55,206	6,034	33,874
The Wawanesa Life Insurance Company	Ind.	2,656	1,984	4,640	773	1,019	1,792	215	0	215	569,013	103,360	633,247
	Group	44	0	44	0	0	0	0	0	0	15,150	541	17,930
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	18	0	18	2	0	2	0	0	0	1,073	0	1,073
Transamerica Life Canada	Ind.	4,097	318	4,415	5,147	775	5,922	15	0	15	1,101,154	97,549	1,124,233
	Group	0	0	0	0	0	0	0	0	0	0	0	97
Union du Canada Assurance-Vie	Ind.	24	0	24	3	4	7	1	0	1	2,463	310	2,812
	Group	0	0	0	0	0	0	0	0	0	0	0	0
United American Insurance Company	Ind.	11	0	11	0	0	0	0	0	0	211	0	209
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Unity Life of Canada	Ind.	647	0	647	161	54	215	64	0	64	115,211	32,649	135,070
	Group	13	1,057	1,070	11	1,085	1,096	0	0	0	8,125	1,525	4,806
Western Life Assurance Company	Ind.	69	0	69	58	0	58	0	0	0	19,006	3,768	20,564
	Group	776	0	776	37	0	37	0	0	0	26,093	5,506	63,142
Totals - 2009 - 60 Companies/Compagnies	**Ind.**	**279,378**	**63,732**	**343,110**	**119,393**	**63,480**	**182,873**	**53,609**	**12**	**53,621**	**33,281,108**	**7,119,445**	**95,768,974**
Totals - 2008 - 61 Companies/Compagnies	**Ind.**	**282,591**	**45,297**	**327,888**	**112,174**	**74,998**	**187,172**	**50,300**	**18**	**50,318**	**31,534,444**	**3,298,642**	**33,281,108**
Totals - 2009 - 47 Companies/Compagnies	**Group**	**137,990**	**194,709**	**332,699**	**52,330**	**83,961**	**136,291**	**6,225**	**0**	**6,225**	**34,306,726**	**3,680,960**	**44,068,915**
Totals - 2008 - 61 Companies/Compagnies	**Group**	**137,626**	**43,239**	**180,865**	**51,644**	**69,029**	**120,673**	**10,504**	**80**	**10,584**	**31,629,721**	**2,607,252**	**34,306,726**

Marine

Marine

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	787,000	629,000	79.92
Allianz Global Risks US Insurance Company	60,000	27,000	45.00
Ascentus Insurance Ltd.	92,000	51,000	55.43
Aspen Insurance UK Limited	35,000	555,000	1585.71
AXA Insurance (Canada)	1,687,000	244,000	14.46
AXA Pacific Insurance Company	0	39,000	---
Chartis Insurance Company of Canada	1,035,000	723,000	69.86
Chubb Insurance Company of Canada	29,000	95,000	327.59
Commonwealth Insurance Company	0	97,000	---
Continental Casualty Company	71,000	(28,000)	---
Co-operators General Insurance Company	73,000	62,000	84.93
Great American Insurance Company	770,000	653,000	84.81
Great American Insurance Company of New York	0	3,000	---
Intact Insurance Company	15,000	42,000	280.00
Liberty Mutual Insurance Company	134,000	64,000	47.76
Lloyd's Underwriters	2,044,000	351,000	17.17
Lombard General Insurance Company of Canada	369,000	33,000	8.94
Royal & Sun Alliance Insurance Company of Canada	3,000	26,000	866.67
St. Paul Fire and Marine Insurance Company	141,000	45,000	31.91
Sunderland Marine Mutual Insurance Company Limited	1,008,000	171,000	16.96
Totals - 2009 - 20 Companies/Compagnies	**8,353,000**	**3,882,000**	**46.47**
Totals - 2008 - 20 Companies/Compagnies	**6,268,034**	**4,615,000**	**73.63**

Property

Biens

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	1,571,000	196,000	12.48
Affiliated FM Insurance Company	674,000	24,000	3.56
Allianz Global Risks US Insurance Company	3,096,000	3,150,000	101.74
Allstate Insurance Company of Canada	6,061,000	5,578,000	92.03
American Bankers Insurance Company of Florida	164,000	31,000	18.90
Arch Insurance Company	474,000	23,000	4.85
Aspen Insurance UK Limited	0	94,000	---
Associated Electric & Gas Insurance Services Limited	59,000	37,000	62.71
Aviva Insurance Company of Canada	15,973,000	10,086,000	63.14
AXA Insurance (Canada)	11,883,000	11,429,000	96.18
AXA Pacific Insurance Company	267,000	166,000	62.17
AXIS Reinsurance Company (Canadian Branch)	31,000	0	0.00
CAA Insurance Company (Ontario)	473,000	655,000	138.48
Canadian Farm Insurance Corp.	68,000	18,000	26.47
Canadian Northern Shield Insurance Company	228,000	66,000	28.95
Canadian Universities Reciprocal Insurance Exchange	481,000	49,000	10.19
Carleton Mutual Insurance Company	1,663,000	1,179,000	70.90
Chartis Insurance Company of Canada	6,383,000	1,327,000	20.79
Chubb Insurance Company of Canada	1,929,000	841,000	43.60
Commonwealth Insurance Company	269,000	3,000	1.12
Continental Casualty Company	915,000	464,000	50.71
Co-operators General Insurance Company	21,093,000	23,806,000	112.86
COSECO Insurance Company	435,000	683,000	157.01
CUMIS General Insurance Company	1,316,000	499,000	37.92
Ecclesiastical Insurance Office Public Limited Company	1,582,000	791,000	50.00
Echelon General Insurance Company	75,000	20,000	26.67
Economical Mutual Insurance Company	10,937,000	10,676,000	97.61
Elite Insurance Company	5,081,000	2,909,000	57.25
Factory Mutual Insurance Company	8,162,000	144,000	1.76
Federal Insurance Company	0	(2,000)	---
Federated Insurance Company of Canada	270,000	43,000	15.93
Federation Insurance Company of Canada	6,016,000	7,226,000	120.11
First North American Insurance Company	34,000	27,000	79.41
Fundy Mutual Insurance Company	2,657,000	742,000	27.93
GCAN Insurance Company	919,000	3,465,000	377.04
Gore Mutual Insurance Company	24,000	0	0.00
Grain Insurance and Guarantee Company	1,157,000	853,000	73.73
Great American Insurance Company	89,000	(6,000)	---

Property

Biens

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Hartford Fire Insurance Company	45,000	0	0.00
Intact Insurance Company	17,537,000	18,155,000	103.52
Jewelers Mutual Insurance Company	30,000	0	0.00
Kingsway General Insurance Company	252,000	250,000	99.21
La Compagnie d'Assurances Jevco	145,000	276,000	190.34
Legacy General Insurance Company	28,000	1,000	3.57
Liberty Mutual Insurance Company	610,000	446,000	73.11
Lloyd's Underwriters	9,814,000	7,227,000	73.64
Lombard General Insurance Company of Canada	3,811,000	1,295,000	33.98
Lombard Insurance Company	18,000	37,000	205.56
Lumbermen's Underwriting Alliance	1,713,000	903,000	52.71
Markel Insurance Company of Canada	405,000	725,000	179.01
Mitsui Sumitomo Insurance Company Limited	9,000	3,000	33.33
Motors Insurance Corporation	1,000	0	0.00
Novex Insurance Company	228,000	193,000	84.65
Old Republic Insurance Company of Canada	197,000	88,000	44.67
Omega General Insurance Company	(1,000)	87,000	---
Pembridge Insurance Company	3,088,000	4,159,000	134.68
Perth Insurance Company	0	(42,000)	---
Primmum Insurance Company	1,597,000	2,666,000	166.94
Promutuel des Riverains, société mutuelle d'assurance générale	2,574,000	1,394,000	54.16
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	2,030,000	1,847,000	90.99
RBC General Insurance Company	1,763,000	2,236,000	126.83
RBC Insurance Company of Canada	324,000	106,000	32.72
Royal & Sun Alliance Insurance Company of Canada	9,382,000	6,518,000	69.47
Scottish & York Insurance Company Limited	386,000	190,000	49.22
Security National Insurance Company	6,782,000	7,342,000	108.26
Sompo Japan Insurance Inc.	1,000	0	0.00
SouthEastern Mutual Insurance Company	4,952,000	2,812,000	56.79
St. Paul Fire and Marine Insurance Company	628,000	(616,000)	---
Stanley Mutual Insurance Company	5,086,000	3,934,000	77.35
State Farm Fire and Casualty Company	14,456,000	19,016,000	131.54
Sunderland Marine Mutual Insurance Company Limited	2,689,000	2,177,000	80.96
TD Home and Auto Insurance Company	256,000	1,105,000	431.64
Temple Insurance Company	1,096,000	807,000	73.63
The Boiler Inspection and Insurance Company of Canada	285,000	265,000	92.98

Property

Biens

Premiums & Losses in New Brunswick - 2009

Primes et sinistres au Nouveau-Brunswick - 2009

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Loss *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
The Dominion of Canada General Insurance Company	6,185,000	8,378,000	135.46
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	415,000	190,000	45.78
The Insurance Company of Prince Edward Island	1,740,000	2,333,000	134.08
The Missisquoi Insurance Company	4,000	0	0.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(42,000)	---
The Personal Insurance Company	2,962,000	2,303,000	77.75
The Portage la Prairie Mutual Insurance Company	3,181,000	2,946,000	92.61
The Sovereign General Insurance Company	1,957,000	1,283,000	65.56
The Wawanesa Mutual Insurance Company	19,344,000	15,502,000	80.14
Tokio Marine & Nichido Fire Insurance Co. Ltd.	11,000	0	0.00
Traders General Insurance Company	3,931,000	2,988,000	76.01
Trafalgar Insurance Company of Canada	240,000	617,000	257.08
Trans Global Insurance Company	196,000	5,000	2.55
Triton Insurance Company	198,000	41,000	20.71
Unifund Assurance Company	3,146,000	1,906,000	60.58
Waterloo Insurance Company	357,000	854,000	239.22
Western Financial Insurance Company	288,000	131,000	45.49
Westport Insurance Corporation	616,000	266,000	43.18
XL Insurance Company Limited	178,000	4,000	2.25
Zenith Insurance Company	1,088,000	640,000	58.82
Zurich Insurance Company Ltd	2,832,000	4,556,000	160.88
Totals - 2009 - 95 Companies/Compagnies	**253,595,000**	**217,795,000**	**85.88**
Totals - 2008 - 92 Companies/Compagnies	**240,163,000**	**254,146,000**	**105.82**